
State:	District of Columbia	Filing Company:	LifeSecure Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Marketing Messages for Agents		
Project Name/Number:	Marketing Messages for Agents/		

Filing at a Glance

Company:	LifeSecure Insurance Company
Product Name:	Marketing Messages for Agents
State:	District of Columbia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Form
Date Submitted:	01/13/2020
SERFF Tr Num:	LFSC-132219039
SERFF Status:	Closed-APPROVED
State Tr Num:	
State Status:	
Co Tr Num:	LS-LTC-0332
Implementation	On Approval
Date Requested:	
Author(s):	Diana Ulicny
Reviewer(s):	Colin Johnson (primary), RaShaunda Benson
Disposition Date:	01/30/2020
Disposition Status:	APPROVED
Implementation Date:	01/30/2020

State: District of Columbia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Marketing Messages for Agents
Project Name/Number: Marketing Messages for Agents/

Filing Company: LifeSecure Insurance Company

General Information

Project Name: Marketing Messages for Agents

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Diana Ulicny

Filing Description:

January 13, 2020

LifeSecure Insurance Company

FEIN: 75-0956156

NAIC: 77720

Individual Long Term Care 3.0 Insurance Advertising: Marketing Messages for Agents

SERFF: LFSC-132219039

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 01/06/2020

Domicile Status Comments: Michigan is LifeSecure's domicile state which was approved on 01/06/2020.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/30/2020

State Status Changed:

Created By: Diana Ulicny

Corresponding Filing Tracking Number: LFSC-131428791

Dear Sir or Madam:

The advertisement will be used with the Policy Form Series LS-LTC-0006 designed to be issued to employees through a sponsoring employer on a multi-life basis which was approved with SERFF Filing Number LFSC-131428791.

Please find below the advertisement piece submitted for your review and approval.

LS-LTC-0332

Marketing Messages for Agents

Invitation to Inquire

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you should have any questions, please call me at 810-220-4613 or email at dulicny@yourlifesecond.com.

Sincerely,

Diana Ulicny

Senior Compliance Analyst

Company and Contact

Filing Contact Information

Diana Ulicny,
10559 Citation Drive
Brighton, MI 48116

dulicny@yourlifesecond.com
810-220-4613 [Phone]
810-220-7707 [FAX]

State: District of Columbia**Filing Company:** LifeSecure Insurance Company**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** Marketing Messages for Agents**Project Name/Number:** Marketing Messages for Agents/**Filing Company Information**

LifeSecure Insurance Company

10559 Citation Drive

Suite 300

Brighton, MI 48116

(810) 220-8774 ext. [Phone]

CoCode: 77720

Group Code: 572

Group Name: BCBS of MI GRP

FEIN Number: 75-0956156

State of Domicile: Michigan

Company Type: Life, A & H

State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Colin Johnson	01/30/2020	01/30/2020

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Disposition

Disposition Date: 01/30/2020
Implementation Date: 01/30/2020
Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability-Marketing Messages for Agents LS-LTC-0332-V	APPROVED	Yes
Supporting Document	LifeSecure Certification Letter	APPROVED	Yes
Form	Marketing Messages for Agents	APPROVED	Yes

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Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	APPROVED 01/30/2020	Marketing Messages for Agents	LS-LTC-0332	ADV	Initial			LS-LTC-0332.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory



Leveling the Playing Field (for small businesses)

Are your workplace benefits keeping up with the competition?

Businesses are going beyond traditional offerings to build benefit packages as diverse as today's workforce, which can help boost outcomes in areas like retention, recruitment and job satisfaction. That's because employees are demanding choice and flexibility in their benefits, especially with products that can help plan or improve their financial well-being.

If you're looking to gain a competitive edge, now is a great time to consider adding benefit solutions like LifeSecure's worksite Long Term Care Insurance (LTCI). In fact, industry experts have even pegged LTCI as an emerging product, predicting the number of employers offering LTCI to double in the next few years¹.

¹ Emerging Trends: Voluntary Benefits and Services Survey, Willis Towers Watson, 2018.

What is Long Term Care?

Long term care (LTC) is the assistance a person may need with the basic activities of daily living – such as eating, bathing, and dressing. It can also include supervision at home or in a nursing facility to protect a person's health and safety. The need for long term care can develop from things such as an accident, illness, stroke, or chronic conditions such as Alzheimer's, dementia, and Parkinson's.

LTC services are not typically covered by health insurance, Medicare or long-term disability insurance. Medicaid can cover LTC services, but only for those who meet strict state-specific poverty guidelines. Without an LTC plan, families are often left to pay significant out-of-pocket costs or rely on relatives and friends to provide care – which can quickly deplete a lifetime of savings and drastically impact their financial, physical and emotional well-being.

This is where LTC insurance can step in. Offering coverage can help protect your employees' finances and provide them with peace of mind. By putting a plan in place now, they can feel more confident that their savings and retirement will be protected, and that they'll have options for care should they need it.

LIFESECURE INSURANCE COMPANY

Make Long Term Care Insurance Part of Retirement Planning

Today's workers are stressed about their finances. That's why workplace benefits have been trending toward improving the financial wellness of employees, from short-term solutions to achieving long-term goals like retirement².

Specifically, when it comes to retirement, three out of every four workers are anxious about not having enough money to live comfortably during retirement, while more than one-third lack the confidence that they'll be able to retire at all, according to a recent study³.

Have you considered how adding Long Term Care Insurance (LTCi) to your workplace benefits can help provide your employees with answers to their retirement questions?

With LTCi, your employees will have peace of mind knowing that they have a plan in place to help cover possible long-term care needs, which will leave their retirement savings to provide for daily living expenses and other activities in their later years.

² 2019 Employer Approaches to Financial Wellbeing Solutions Survey, Employee Benefit Research Institute

³ 2017 Financial Security National Survey of Private Sector Employed Adults, AARP

LTC insurance isn't just for Older Adults

One of the most common myths about long term care insurance (LTCi) is that only older adults need to consider coverage. Don't let this misconception stop you from adding LTCi to your workplace benefits package; Doing so can help employees of all ages, now and in the future. In fact, the average LTCi applicant is in their mid-to-late 50s.⁴

Age and health make a big difference when getting LTCi — and putting it off can be a costly mistake. In general, the younger & healthier you are:

- The lower your premium will be
- The more likely you may be insurable (based on underwriting criteria)

Also, accidents and illnesses can happen at any age and can include the need for extended personal care. Offering solutions like LTCi now can help your employees protect their finance futures, provide peace of mind, and provide care options whenever they're needed.

⁴ 2019 Long-Term Care Insurance Statistics, American Association for Long-Term Care Insurance

LIFESECURE INSURANCE COMPANY

LifeSecure takes the work out of worksite benefits

You don't need endless resources or a big HR department to add long term care insurance (LTCi) to your benefits package. Offering LifeSecure's LTCi is easier than you think – they take the work out of worksite benefits with:

- Coverage that's easy to explain and understand – just four straightforward plan options
- Customizable marketing content and a communication plan to help educate your employees
- Easy enrollment with online applications
- Simple online administration – plus LifeSecure works directly with your benefits administrator to set up billing and payment

Let me show you how LifeSecure's worksite tools can make life easier for you and your team.

Looking No Further! Affordable "Stand-Alone" Long Term Care Insurance for your Employees

It can be hard to come by carriers that are dedicated to stand-alone long term care insurance (LTCi). Luckily there's LifeSecure Insurance Company.

LifeSecure specializes in worksite LTCi. They take a streamlined approach to LTCi, which creates a worksite benefit that's easy to understand, simple to offer, and flexible enough to meet the needs of a wide range of employees. Here are a few key features of LifeSecure's worksite LTCi:

- Available to as few as 10 employees, a great offering for employers of any size
- Simplified issue for employees and an actively at work spouse, which helps your team experience an easier application process and get coverage more quickly. LifeSecure has some of the fastest turnaround times in the industry! ⁵
- Several enrollment options, including executive carve outs for key employees

I encourage you to take a look at LifeSecure to see how adding LTC insurance to your employee benefit plan can help your business.

⁵ Broker World, 2019 Milliman LTCi Survey, July 2019

[Web Address]

[Call-to-Action]

Underwritten by **LifeSecure Insurance Company – [Brighton, MI]**. LTC insurance policies have exclusions and limitations. Refer to the Outline of Coverage. This is an insurance solicitation. An agent may contact you. Product may not be available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company.

[Co-branding disclaimer]

Examples:

Do you have time on [DAY] to talk about how LTC insurance can help your business?

Let's talk soon about how LTC insurance can strengthen your benefit offerings.

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Supporting Document Schedules

Satisfied - Item:	Statement of Variability-Marketing Messages for Agents LS-LTC-0332-V
Comments:	Please find attached the Statement of Variability document.
Attachment(s):	LS-LTC-0332-V.pdf
Item Status:	APPROVED
Status Date:	01/30/2020

Satisfied - Item:	LifeSecure Certification Letter
Comments:	Please find attached the LifeSecure Certification Letter.
Attachment(s):	Certification 01-12-2020.pdf
Item Status:	APPROVED
Status Date:	01/30/2020

STATEMENT OF VARIABILITY

The variables described here are used in the following LifeSecure advertising material:

ITEM	FORM NUMER
LifeSecure LTC 3.0 Marketing Messages for use with Employers	LS-LTC-0332

Marketing messages may be printed or sent/posted electronically by an insurance agent/broker to employers via mail, email or the Web.

These messages can be used in a variety of formats, including:

- Email
- Flyer
- Letter
- Postcard

Font and point sizes will comply with advertising regulations.

Co-branding

- This is reserved for co-branding with other entities, as allowed by regulations.

Leveling the Playing Field (for small business)

What is Long Term Care?

Make Long Term Care Insurance Part of Retirement Planning

LTC insurance isn't just for Older Adults

LifeSecure take the work out of worksite benefits

Looking No Further! Affordable "Stand-Along" Long Term Care Insurance for your Employees

- Depending on employer offering will determine which points of the above will be used

Placeholder for non-compact form

- This is the non-compact form number

Placeholder for non-compact policy form series

- This is the non-compact policy form series number

Web Address

- May be included or omitted. LifeSecure's URL and/or the agent's/broker's URL may appear.

Call-to-Action

- Contact information – may include company/agency name, contact name, phone number, URL and/or email address.
- May include meeting dates/locations, times, URL and login/telephone information for seminars and/or webinars. Text may also include meeting room logistics and/or information regarding refreshments served at seminar

LS-LTC-0332-V

Brighton, MI

- May be updated as needed.

Co-branding disclaimer

- Co-branding disclaimers may be added as needed, or as required by law.

Day

- Day may vary



Statement of Variability Certification

LS-LTC-0332

LifeSecure LTC 3.0: Marketing Messages for Agent use with Employer Audiences
Invitation to Inquire

In accordance with Standards for Individual Long-Term Care Insurance Advertising Material, §1. Additional Submission Requirements, A General, (4), LifeSecure certifies any change or modification to a variable item shall be administered in accordance with the requirements in the Variability of Information section, including any requirement for prior approval of a change or modification.



Brian Vestergaard

January 12, 2020

Date